

Dear Members,

We apologize for a recent mis-print on a mailing to you concerning our recent changes to fees and charges **effective 11/01/05**. As a result, I request that you read the following and review the attached chart of comparisons:

ATM/Debit Card **Replacement Fee** **\$5.00**
(This is **not** a transactional fee as assumed by some)

Courtesy Pay Overdraft Protection (Per Item) **\$30.00**
(This is a new service to Direct Deposit Members whereby their checks may not be returned up to a negative balance of \$500.00 until their next Direct Deposit is received. It is not to be confused with other Overdraft protection fees.)

Overdraft (all checks PAID on a day) **\$3.00**
(The typographical error of pain was an oversight by our printer. It means that if you have 1 or up to as many items as your savings account can pay, only one fee of \$3.00 will be assessed for the overdraft fee to the account for that day's transfer to the checking account, based on your prearranged stipulations.)

Statement Printout **\$7.00**
(This applies to members who purposely do not keep their normally mailed statements and later request copies during peak periods of the year.)

Incoming Wire Fee Free Yes, that is true.

Telephone Transactions or Account Inquiries (for each item that could have been made through MARS or HomeBranching) **\$2.00**
(We recognize that some members simply cannot use either service, and they most likely will not be charged. However, we do have some members who call several times a day to check balances who will begin to be charged for services. Our audio response system (MARS) is very simple to use and is available 24 x 7 at no cost. This fee has been in place for years and will now be activated.)

The following is a comparative chart of some of our fees with other financial institutions

Fee	Washington Mutual	YOUR Federal Credit Union	Community Credit Union
Statement Printout Fee	\$5.00 (each time)	\$7.00 (per request)	\$2.00 (per item)
Account Activity Printout Fee	\$5.00 (each time)	Free	N/A
ATM Transaction Fee	Free at own machine; \$1.25 at others.	Free at own machines; \$1.00 at others	Free at own machines; \$1.25 at others
Debit Card Fee	Free	Free	Free
Overdraft/Courtesy Pay Fee	\$30.00	\$30.00	\$35.00
NSF Fee	\$30.00	\$30.00	\$35.00
Overdraft Transfer Fee	\$10.00 (per day)	\$3.00 (all checks paid on one day)	\$2.00 (per item)
Inactive/Single Service Account Fee	N/A	\$0	\$3.00

Information is based on phone and online information. Fees are subject to change based on policies of the institution and state and federal regulations.